Express Mail Label No.: EF371227377US

Date of Deposit: February 9, 2001

## COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor of the subject matter (an original, first and joint inventor) which is claimed and for which a utility patent is sought on the invention entitled:

## SYSTEM AND METHOD FOR PROVIDING ADDITIONAL INSURANCE

|   | the spe   | the specification of which:  |                       |             |  |  |  |
|---|---|--|-----------------------|-------------|--|--|--|
|   |   | was filed on, as United States application, bearing Attorney Docket No |                       |             |  |  |  |
|   | $\boxtimes$   | is attached hereto.  |                       |             |  |  |  |
|   | I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. |  |                       |             |  |  |  |
|   | I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56.    |  |                       |             |  | this   |  |
| I hereby claim foreign priority benefits under Title 35, United States Code, §119(§365(b) of any foreign application(s) for patent or inventor's certificate, or §365(PCT International application designating at least one country other than the Unit States listed below and have also identified below any foreign application for pat inventor's certificate or PCT International application having a filing date before the application on which priority is claimed. |   |  |                       |             | of any of any nited atent or                     |  |  |
|   |   | Appln.   | Country               | Filing Date | Priority   | Claimed  |  |
|   |   | Number   | (if PCT, so indicate) | (dd/mm/yy)  | Yes  | No   |  |
|   |   |  |                       |             |  |  |  |
|   |   |  |                       |             | <u> </u>   |  |  |
|   |   |  |                       |             | <del>                                     </del> | <del>                                     </del> |  |
|   |   |  |                       |             | <del>                                     </del> | <del>                                     </del> |  |
|   |   |  |                       |             |  | <del>                                     </del> |  |

I hereby claim the benefit under Title 35, United States Code, § 119(e) or §120 of any United States application(s), or §365(c) of any PCT International application(s) designating the United States of America listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

|   | Application No. | Filing Date (dd/mm/yy) | Status (Patented, Pending, Abandoned) |  |
|---|-----------------|------------------------|---------------------------------------|--|
| - | 60/181,653      | 02/10/00               | Pending                               |  |

PCT International Applications designating the United States:

| PCT International Application No. | PCT Filing Date | Status |
|-----------------------------------|-----------------|--------|
|                                   |                 |        |

I hereby appoint the following attorneys and/or agents to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

| Attorney or Agent | Registration No. | Attorney or Agent   | Registration No. |
|-------------------|------------------|---------------------|------------------|
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all of MINTZ, LEVIN, COHN, FERRIS, GLOVSKY AND POPEO PC, One Financial Center, Boston, Massachusetts 02111, as Applicant's attorneys with full power of substitution and revocation to take any and all action necessary with regard to the above-identified patent.

Address all telephone calls to agent Carol H. Peters at telephone number 617/348-4914. Address all correspondence to:

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or patent issued thereon.

| Inventor's Signature                       | Date |
|--|------|
| Full Name of Inventor: Lawrence M. Sherman |      |
| Citizenship: United States of America      |      |
| Residence:                                 |      |

TRADOCS:1435738.1(%RTM01!.DOC)

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